

Merrill Edge Roadmap™

Portfolio Review Report

Prepared exclusively for:
PATRICK J CORRIGAN

(888) ML-INVEST (654-6837)
Merrill Lynch
www.merrilledge.com



Bank of America Corporation

A customized, semiannual brokerage report detailing portfolio holdings and performance

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Bank of America Corporation

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Title
COLLEGE SAVINGS PLAN - ME
FBO [REDACTED] SME
PATRICK J CORRIGAN PART
25 HAVEN ST
DOVER MA 02030-2129

Credit Type
Cash

Account Registration
529 COLL-ME

Ownership

15059 Doc 24 Filed

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPFS).
MLPFS is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

Are Not FDIC Insured

Are Not Bank Guaranteed

May Lose Value

It is important for you to understand that this report provides a portfolio review and it is not a comprehensive financial plan. If you are interested in a formal analysis of your entire financial situation, call a financial advisor at (888) ML-INVEST (654-6837) and ask about Merrill Lynch's financial planning services, including the fees that may be applicable. Financial planning services are not available through Merrill Edge Advisory Center.
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Portfolio Overview

Performance period available: 03/01/2013 to 11/20/2015

Asset Allocation

Asset Allocation

Performance Summary

Merrill Lynch Asset Allocation Model Moderately Aggressive		
	Prior 3 Months	YTD
	Entire Period*	
Cash	\$7,010	\$6,776
Fixed Income	\$0	\$0
Opening Balance		
Net Contributions/(Withdrawals)		
	\$150	\$550
		\$6,650
21.00%		

Net Investment Capital

Interest/Dividends

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Reference Indices

Model Component Indices are comprised of the S&P 500 TR for Fixed Income, and 30 Day Treasury Bill Index for Cash.

BorAML US Broad Market Bond - This index tracks the performance of US dollar-denominated investment grade Govt. and Corp. public debt issued in the US Domestic bond market, including collateralized products such as Mortgage Pass-Through and Asset Backed securities.

BofAML 3-Month US Treasury Bill - This index measures total return on cash, including price and interest income, based on short-term government Treasury Bills of about 90-day maturity.



Moderately Aggressive Allocations

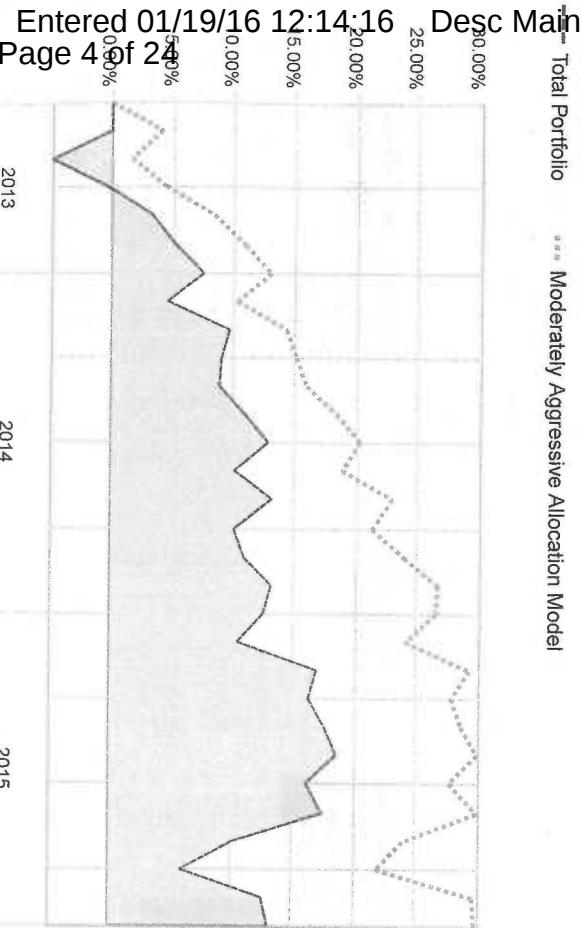
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For additional information on the Merrill Lynch Asset Allocation Models please see the Important Information page in the back of this report.

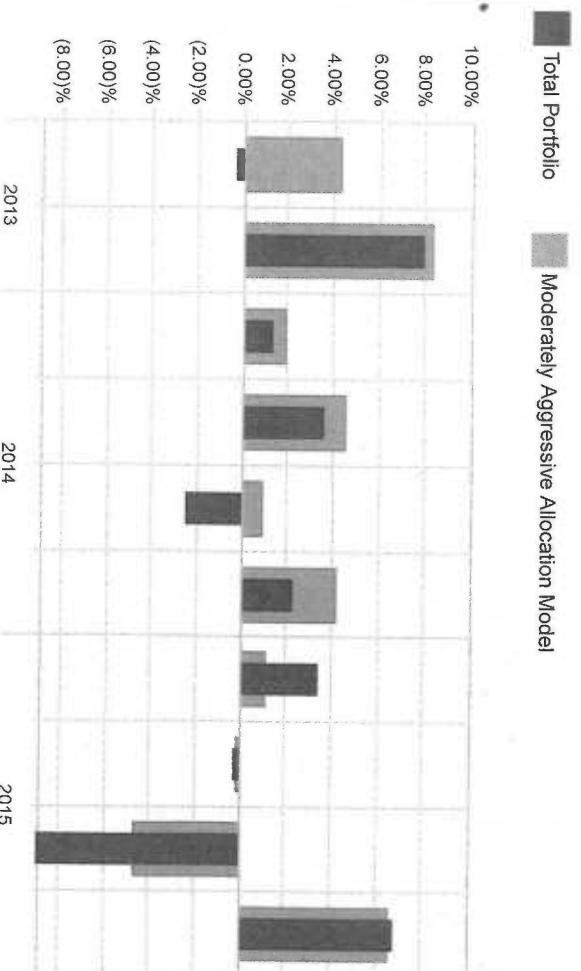
Performance Analysis

Performance period: 07/01/2013 to 11/30/2015

Cumulative Performance



Quarterly Returns



Beginning or ending returns may reflect partial calendar quarters. Please see performance period available for account(s).

Weighted Rate of Return by Period: Yearly

Period	Document	Opening Balance(\$)	Contributions/(Withdrawals)(\$)	Interest/Dividends(\$)	Appreciation/(Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%)	Moderately Aggressive Allocation Model(%)
2013	Initial Document	6,776	550	0	23	7,349	0.42	2.65
2013	Fee	5,892	600	0	284	6,776	4.59	12.49
2013	2013 Total	0	5,500	0	392	5,892	7.56	11.98
Total	Doc 24	0	6,650	0	699	7,349	7.56	12.98

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Information regarding the returns of the Merrill Lynch Asset Allocation Models can be found on the Important Information page in the back of this report.

Account returns presented "Net of Fees" reflect the deduction of account fees, including advisory fees and transaction costs. Account returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices.
Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch sources. Past performance does not guarantee future results.

Case 15-10059

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Bank of America Corporation

Accounts included in this report: ■ 2597(529 COLL-ME)



0001-01-00-0004703-0003-0029891

Report created December 27, 2015
for PATRICK J CORRIGAN

Asset Class Analysis - Detail

As of Close of Business: 12/24/2015



Bank of America Corporation

Main Analyzed Assets

Desc	Security Description	Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
Other							
FRANKTEM AGE 0-8 YEARS A	NAAAK / 998912NY1				334,6870	21.68	7,256
Total Other							7,256
Total Assets					7,256		

Size and Style Analysis - Summary

As of Close of Business: 12/24/2015



Bank of America Corporation

Main

Size And Style

Equity

Large Cap Growth

Large Cap Value

Small/Mid Cap Growth

Small/Mid Cap Value

International Equity

Large Blend

Large Income

Large Income Blend

Large Term Bond

Intermediate Term Bond

Short Term Bond

Short Income Blend

Short Term Document

Total Assets

Other

Total

Assets

Document

File

Page

Report

Total

Assets

Case 15-15059

Current Holdings

Moderately Aggressive Model

All Holdings compared to Moderately Aggressive Model

Gap-Model vs. Holdings(\$)

Total Holdings(%)

Model(%)

ML Holdings(\$)

Model(\$)

Current(%)

Model(%)

Model(\$)

2397(528 COLL-ME)

Accounts included in this report:

For informational purposes Only - Account Statement is Official Record of Holdings, Balances and Commodity Values



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Report created December 27, 2015
for PATRICK J CORRIGAN

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*Total represents the sum of all cash and cash equivalents including short positions with associated credit balances.

Tax Summary Overview

As of Close of Business: 12/24/2015

Bank of America Corporation



Main Account	Interest and Dividends (\$)					YTD Realized Gain/(Loss)(\$)					Unrealized Gain/(Loss)(\$)		
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Total	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	Total
■ 2597	0	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Subtotal	0	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Total	0	0	0	0	0	0	0	0	0	(46)	625	(23)	556

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non-reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

The Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

Realized and Unrealized Gain/(Loss) reflected in the Tax Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

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Information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

Important Information About This Report



Bank of America Corporation

Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, sector and maturity.

Market Style: security classification is as follows: a capitalization breakpoint of \$16.25 billion defines the size

securities. Small/Mid Cap (\$MID) is defined as less than \$5.34 billion for Mid Cap, and less than \$5.34 billion for domestic equity

securities. Large Cap, \$16.25 billion to \$53.4 billion for Large Cap, and less than \$53.4 billion for International equity

securities. Size is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g.,

expected earnings growth, analyst coverage, etc.).

Equity Sector, security classifications are based on Global Industry Classification Standard ("GICS"). Source:

Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw-Hill

Companies, Inc.

Fixed Income, maturity breakpoints are as follows: Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-

-Term greater than 15 years.

Convertible securities and options are classified as Equities.

PREFERRED STOCK is classified as Fixed Income.

LIQUIDITY insurance products are classified as Other.

Classification details for mutual funds, closed end funds, certain managed accounts, annuities and External Account

Products are identified in "Details for Managed Assets and Pooled Investments" ("Details Section").

When available, Market-Linked Investments are classified by the reference security associated with that market-linked

investment for asset class, sector, size and style or maturity. The reference security may be an individual security, index

or other investment such as a mutual fund or exchange traded fund.

FUND OF FUNDS funds, exchange traded funds, closed end funds and the investment options of underlying annuities, the

fund may be shown by holdings or, optionally, by profile (fund objective). When shown by holdings, the fund is classified

by asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of

those holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income

Securities), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research

Investment Committee allocation schema in order to report the industry's or Merrill Lynch's interpretation of the

objectives of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety

of sources and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio

holdings were reported by the fund). Mutual funds, exchange traded funds, closed end funds and the investment

options of underlying annuities may change their portfolio holdings on a regular (often daily) basis. Accordingly, any

analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying

annuities may not accurately reflect the current composition of these funds. The classification of these securities may

differ from other sources due to differing methods of classification (e.g. shown and classified by holdings versus by

profile). As such, this Report may differ from other reports (e.g., your Merrill Lynch account statement, in which these

funds are always shown by profile), depending on whether the funds are shown by holdings or by profile in this

Report. In particular, Non-Traditional Funds (NTFs), mutual funds and exchange traded funds that pursue alternative

strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile,

but NTFs shown by holdings, the NTF will be classified by the asset class, sector, size and style or maturity breakdown

of NTF holdings, which may reflect no allocation to alternative investments.

If the holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available, the fund is

classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section). If the holdings or

profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted

annuities are classified as Fixed Income and variable annuities are classified as Equities. Note that annuities and life

insurance products are not held in your account but are included here for your information.

The Details Section may also provide summary information regarding accounts enrolled in managed account

programs such as Consults, BlackRock Private Investors and MFA (i.e., classification detail for the managed account is

not based on your actual holdings but on the investment style that has been identified for the specific investment

manager/style. Your Financial Advisor can also provide a report based upon the account's actual holdings.

Altair Merrill Lynch Asset Allocation Models

Conservative Model - For investors who are very risk averse. Primary emphasis is on portfolio stability and

maximizing investment capital. Adjusted for inflation, investment returns may be very low or, in some years, negative, in

exchange for high liquidity and reduced risk of principal loss. A typical portfolio will be heavily weighted to Cash and

Fixed Income investments.

Moderately Conservative Model - For investors who are somewhat risk averse, however, also want to achieve a

modest level of portfolio appreciation. An investor using this model should be willing to absorb some level of volatility

and principal loss. A typical portfolio will include primarily cash and fixed income investments with some allocation to

equities.

Moderate Model - For investors who want to strike a balance between portfolio stability and portfolio appreciation. An investor using this model should be willing to assume a moderate level of volatility and risk of principal loss. A typical

portfolio will include a balance of Fixed Income and Equity exposure.

Moderately Aggressive Model - For long-term investors who are willing to take a fair amount of portfolio risk to

achieve portfolio growth. An investor using this model should be willing to assume a high level of portfolio volatility and

Accounts included in this report: ■ 2597(529 COLL-ME)

risk of principal loss. A typical portfolio will have exposure to various asset classes but will be primarily weighted to equities.

Aggressive Model - For long-term investors who are willing to take substantial portfolio risk in seeking to achieve above average returns. An investor using this model should be willing to assume a high level of portfolio volatility and risk of principal loss. A typical portfolio will be heavily weighted to equities.

Where a Merrill Lynch asset allocation model is presented, it is based on GWM Investment Management & Guidance

and is subject to change as market conditions change in the future. Regularly review your asset allocation with a financial advisor at (888) ML-INVEST (654-6837).

Pricing of Securities

Pricing of securities is provided for your information. Your Account Statement is your official record of holdings, balances and security values. Unless otherwise indicated, values reflect current information as of the "Close of Business" date shown at the top of each report. Annuities and life insurance products are not held in your

account. Their values are listed in the reports for your convenience.

Life Insurance Cash Values and Annuity Contract values are used to calculate Total Portfolio Value. These values are as of Close of One Business' day prior to the "as of" date shown. Cash Values may not reflect immediately available funds due to contract changes. All market values include accrued interest, unless otherwise indicated.

Performance

Where performance on the Merrill Lynch Asset Allocation Model is shown please be advised that these numbers are hypothetically derived and should not be used as a benchmark.

Where performance is shown, note that various factors, including unpriced securities and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results shown in other Merrill Lynch services due to differing methods of pricing, accounting or calculation (including whether trade date or settlement date is used and how accrued income is treated). Past performance does not guarantee future results. Reference indices may also be included as a general source of information regarding the performance of various types of investments (i.e., U.S. stocks, international stocks, fixed income, cash and alternative investments). Reference indices should not be used to benchmark or evaluate the relative performance of a specific account or portfolio. A financial advisor at (888) ML-INVEST (654-6837) can provide further information regarding the particular indices shown, including how the composition of an index compares to the composition of your account or portfolio.

Gain/Loss

The cost basis for municipal bonds that are pending settlement includes accrued interest.

Research Ratings

Where BofA Merrill Lynch (BofAML) research is available on a company, the BofAML rating on such company is provided.

Glossary of Selected Terms

Alternative Investments: Investments whose risks and returns are generally not correlated with more traditional

investments (i.e., equities, fixed income and cash) which can include Managed Futures, Hedge Funds, Private Equities,

income producing Real Estate, Precious Metals, and Market-Linked Investments. Alternative investments should be carefully considered based on an investor's investment objectives, risk tolerance and net worth (for some alternative

investments, net worth of \$5 million or more is required). Alternative investments are often long-term, illiquid,

cash. Refers to the positive number resulting from the aggregation of each account's Cash, short positions and margin

balance. Where multiple accounts are included in the analysis, both Cash and Net Debit Balance may be reflected.

Managed Asset Short Allocations: When a managed asset has a negative allocation in one or more of its asset

categories.

Margin Balance: A balance represents either a debit balance (the amount owed to Merrill Lynch as a result of such

transactions as trade commitments or Visa charges) or a credit balance (the amount held in your account after all trade

commitments or Visa charges have been paid in full).

Net Debit Balance: Refers to the negative number resulting from the aggregation of each account's Cash, short

positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debit Balance

may be reflected.

Short Position: When an investor sells a borrowed security in anticipation of a price decline or to protect profit in a long

position. This activity involves risk because an increase in the price of the stock will result in the investor having to cover

the position by, among other things, selling securities or depositing additional funds. Investors should fully understand

these risks. Note that short positions are included as part of the Cash calculation. Where a Net Debit Balance exists, the Short Position value is shown. A financial advisor at (888) ML-INVEST (654-6837) can provide additional detail regarding short positions in your account.

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A customized, semiannual brokerage report detailing
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Title	Credit Type	Account Registration	Ownership
COLLEGE SAVINGS PLAN - ME FBO [REDACTED] SME PATRICK J CORRIGAN PART 25 HAVEN ST DOVER MA 02030-2129	Cash	529 COLL-ME	

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Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPFS). MLPFS is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

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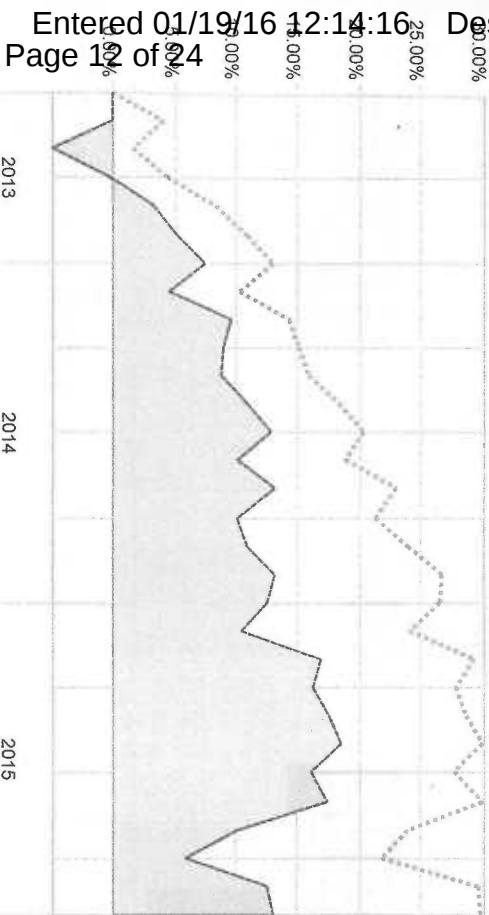


Performance Analysis

Performance period: 07/01/2013 to 11/30/2015

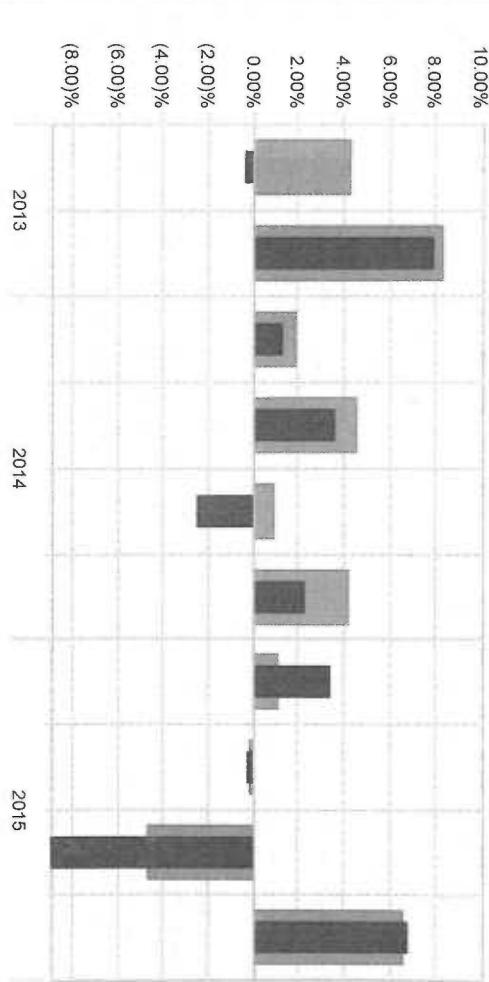
Cumulative Performance

Main
Total Portfolio
Moderately Aggressive Allocation Model



Quarterly Returns

Total Portfolio
Moderately Aggressive Allocation Model



Beginning or ending returns may reflect partial calendar quarters. Please see performance period available for account(s).

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Weighted Rate of Return by Period: Yearly

Period	Opening Balance(\$)	Contributions/ (Withdrawals)(\$)	Interest/ Dividends(\$)	Appreciation/ (Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%)	Moderately Aggressive Allocation Model(%)
						Year Cum	Year Cum
2015	6,776	550	0	23	7,349	0.42	2.65
2014	5,892	600	0	284	6,776	4.59	11.98
2013	0	5,500	0	392	5,892	7.56	12.98
Total	0	6,650	0	699	7,349	12.96	29.87

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Information regarding the returns of the Merrill Lynch Asset Allocation Models can be found on the Important Information page in the back of this report.

Account returns presented "Net of Fees" reflect the deduction of account fees, including advisory fees and transaction costs. Account returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices.

Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

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Accounts included in this report: ■ 2599(529 COLL-ME)

For informational purposes Only - Account Statement is Official Record of Holdings, Balances and Securities Values



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Report created December 27, 2015
for PATRICK J CORRIGAN

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Asset Class Analysis - Detail

As of Close of Business: 12/24/2015

Holdings in the Selected Account(s)



Bank of America Corporation

Main Analyzed Assets	Security Description	Security	Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
Desc Other	FRANKTEM AGE 0-8 YEARS A	NAAAK / 998912NY1				334.6870	21.68	7,256
Total Other						7,256		
Total Assets						7,256		

Tax Summary Overview

As of Close of Business: 12/24/2015

Bank of America Corporation



Main Account	Interest and Dividends (\$) thru Nov 2015			YTD Realized Gain/(Loss)(\$)			Unrealized Gain/(Loss)(\$)			Total
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	
██████████2599	0	0	0	0	0	0	0	(46)	625	(23)
Subtotal	0	0	0	0	0	0	0	(46)	625	(23)
Total	0	0	0	0	0	0	(46)	625	(23)	556

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

The Realized and Unrealized Gain/(Loss) totals reflected in the Tax Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

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Important Information About This Report

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Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector,

size and style and, for Fixed Income, sector and maturity.

- **Size and Style:** security classification is as follows: a capitalization breakpoint of \$16.25 billion defines the size

Large Cap, \$16.25 billion to \$5.34 billion for **Mid Cap**, and less than \$5.34 billion for **Small Cap** for domestic equity

securities. Small/Mid Cap ("S/MID") is defined as less than \$16.25 billion. The style (Growth, Core or Value) for these

securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g.,

expected earnings growth, analyst coverage, etc.).

- **Equity Sector:** security classifications are based on Global Industry Classification Standard ("GICS"). Source:

Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw Hill Companies, Inc.

- **Fixed Income:** maturity breakpoints are as follows: Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-Term greater than 15 years.

- **Convertible securities and options are classified as Equities.**

- **PREFERRED stock is classified as Fixed Income.**

- **Other insurance products are classified as Other.**

- Classification details for mutual funds, closed end funds, certain managed accounts, annuities and External Account

Portfolios are identified in "Details for Managed Assets and Pooled Investments" ("Details Section").

- When available, Market-Linked Investments are classified by the reference security associated with that market-linked

investment for asset class, sector, size and style or maturity. The reference security may be an individual security, index

or other investment such as a mutual fund or exchange traded fund.

- For mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities, the fund is fully described by holdings or, optionally, by profile (fund objective). When shown by holdings, the fund is classified by the asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of the holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income Sector where applicable), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research Investment Committee allocation schema in order to report the industry's or Merrill Lynch's interpretation of the intent of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety of funds and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio holding were reported by the fund). Mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities may change their portfolio holdings on a regular (often daily) basis. Accordingly, any analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying

annuities may not accurately reflect the current composition of these funds. The classification of these securities may differ from other sources due to differing methods of classification (e.g. shown and classified by holdings versus by profile) or by profile (e.g. your Merrill Lynch account statement, in which these funds are always shown by profile) depending on whether the funds are shown by holdings or by profile in this Report. In particular, Non-Traditional Funds (NTFs), mutual funds and exchange traded funds that pursue alternative strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile.

- **NTF** will be shown by the asset class, sector, size and style or maturity breakdown of holdings, which may reflect no allocation to alternative investments.

- The holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available, the fund is classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section). If the holdings or profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted quantities are classified as Fixed Income and variable annuities are classified as Equities. Note that annuities and life insurance products are not held in your account but are included here for your information.

- The Details Section may also provide summary information regarding the investment options enrolled in the managed account firms such as Consilium, BlackRock, Investors and MFA (i.e., classification detail for the managed account is not based on your actual holdings but on the investment style that has been identified for the specific investment manager/style. Your Financial Advisor can also provide a report based upon the account's actual holdings).

About Merrill Lynch Asset Allocation Models

Conservative Model - For investors who are very risk averse, primary emphasis is on portfolio stability and maintaining investment capital. Adjusted for inflation, investment returns may be very low or, in some years, negative, in exchange for high liquidity and reduced risk of principal loss. A typical portfolio will be heavily weighted to Cash and Fixed Income investments.

Moderately Conservative Model - For investors who are somewhat risk averse, however, also want to achieve a modest level of portfolio appreciation. An investor using this model should be willing to absorb some level of volatility and principal loss. A typical portfolio will include primarily cash and fixed income investments with some allocation to equities.

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Moderately Aggressive Model - For long-term investors who are willing to take a fair amount of portfolio risk to achieve portfolio growth. An investor using this model should be willing to assume a high level of portfolio volatility and

risk of principal loss. A typical portfolio will have exposure to various asset classes but will be primarily weighted to equities.

Aggressive Model - For long-term investors who are willing to take substantial portfolio risk in seeking to achieve above average returns. An investor using this model should be willing to assume a high level of portfolio volatility and risk of principal loss. A typical portfolio will be heavily weighted to equities.

- Where a Merrill Lynch asset allocation model is presented, it is based on GWM Investment Management & Guidance and is subject to change as market conditions change in the future. Regularly review your asset allocation with a financial advisor at (888) ML-INVEST (654-6837).

Pricing of Securities

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- Life Insurance Cash Values and Annuity Contract Values are used to calculate Total Portfolio Value. These values are as of "Close of One Business" day prior to the "as of" date shown. Cash Values may not reflect immediately available funds due to loan balances and/or policy changes. Annuity Contract Values may not reflect immediately available funds due to contract changes. All market values include accrued interest, unless otherwise indicated.

Performance

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Gain/Loss

The cost basis for municipal bonds that are pending settlement includes accrued interest.

Where BofA Merrill Lynch (BofAML) research is available on a company, the BofAML rating on such company is provided.

Alternative Investments: Investments whose risks and returns are generally not correlated with more traditional investments (i.e., equities, fixed income and cash) which can include Managed Futures, Hedge Funds, Private Equities, income producing Real Estate, Precious Metals, and Market-Linked Investments. Alternative investments should be carefully considered based on an investor's investment objectives, risk tolerance and net worth (for some alternative investments, net worth of \$5 million or more is required). Alternative investments are often long-term, illiquid, investments that are not easily valued.

Cash: Refers to the positive number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debit Balance may be reflected.

Managed Asset Short Allocations:

When a managed asset has a negative allocation in one or more of its asset categories.

Margin Balance: A balance represents either a debit balance (the amount owed to Merrill Lynch as a result of such transactions as trade commitments or Visa charges) or a credit balance (the amount held in your account after all trade commitments or Visa charges have been paid in full).

Net Debit Balance: Refers to the negative number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debit Balance may be reflected.

Short Position: When an investor sells a borrowed security in anticipation of a price decline or to protect profit in a long position. This activity involves risk because an increase in the price of the stock will result in the investor having to cover the position by, among other things, selling securities or depositing additional funds. Investors should fully understand these risks. Note that short positions are included as part of the Cash calculation. Where a Net Debit Balance exists, the Short Position value is shown. A financial advisor at (888) ML-INVEST (654-6837) can provide additional detail regarding short positions in your account.

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Accounts included in this report: [REDACTED] 2598(629 COLL-ME)

For informational purposes only - Account Statement is Official Record of Holdings and Seminar Value

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Report created December 27, 2015

for PATRICK J CORRIGAN

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Merrill Edge Roadmap™



Bank of America Corporation

Portfolio Review Report

Prepared exclusively for:
PATRICK J CORRIGAN

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A customized, semiannual brokerage report detailing portfolio holdings and performance

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Bank of America Corporation


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Acct/Document	Title	Credit Type	Account Registration	Ownership
D600	COLLEGE SAVINGS PLAN - ME	Cash	529 COLL-ME	
	FBO [REDACTED] SME			
	PATRICK J CORRIGAN PART			
	25 HAVEN ST			
	DOVER MA 02030-2129			

Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services; and a self-directed online investing platform. Both are made available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (ML-PF&S).
ML-PF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.
Investment products:

Case of Not FDIC Insured

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May Lose Value

It is important for you to understand that this report provides a portfolio review and it is not a comprehensive financial plan. If you are interested in a formal analysis of your entire financial situation, call a financial advisor at (888) ML-INVEST (654-6837) and ask about Merrill Lynch's financial planning services, including the fees that may be applicable. Financial planning services are not available through Merrill Edge Advisory Center.
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Portfolio Overview

Performance period available: 07/01/2013 to 11/30/2015

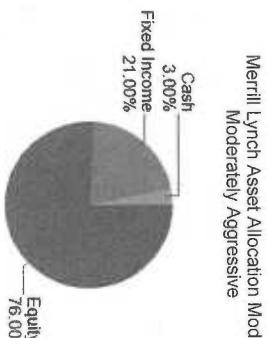


Bank of America Corporation

Asset Allocation

of Close of Business: 12/24/2015

Current Holdings



Merrill Lynch Asset Allocation Model Moderately Aggressive	
Opening Balance	\$7,010
Net Contributions/(Withdrawals)	\$150
Net Investment Capital	\$7,160
Interest/Dividends	\$0
Time Weighted Return	2.62%

Performance Summary

	Prior 3 Months	YTD	Entire Period*
Current Holdings	\$6,776	\$6,650	\$0
ML Allocation Model	\$7,326	\$7,349	\$7,349
Amount(\$)	\$189	\$23	\$699
Percent(%)	76.00	76.00	76.00
Amount(\$)	\$189	\$23	\$699
Percent(%)	76.00	76.00	76.00
Difference(\$)	\$0	\$0	\$0
Difference(%)	0	0	0
Appreciation/(Depreciation)	\$7,349	\$7,349	\$7,349
Gap	\$0	\$0	\$0
Interest/Dividends	\$0	\$0	\$0
Time Weighted Return	2.62%	0.42%	5.17%

Reference Indices

Moderately Aggressive Allocation Model - This index measures the performance of the Growth Allocation Model Component indices are comprised of the S&P 500 TR for Fixed Income, and 30 Day Treasury Bill Index for Cash.

BoFA/ML US Broad Market Bond - This index tracks the performance of US dollar-denominated investment grade Gov't. and Corp. public debt issued in the US Domestic bond market, including collateralized products such as Mortgage Pass-Through and Asset Backed securities.

S&P 500 Total Return - This market-value-weighted index measures total return, including price and dividends, of the 500 largest common stocks (in terms of market cap) in the U.S. This index is often used as a reference for the performance of the large cap U.S. equity market.

BoFA/ML 3-Month US Treasury Bill - This index measures total return on cash, including price and interest

income, based on short-term government Treasury Bills of about 90-day maturity.

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Case	Doc	Page	Entered Date	Entered Time	Entered User
15-15059	24	24	01/19/16	12:14:16	Patrick J Corrigan

*Returns for periods longer than one year are annualized.

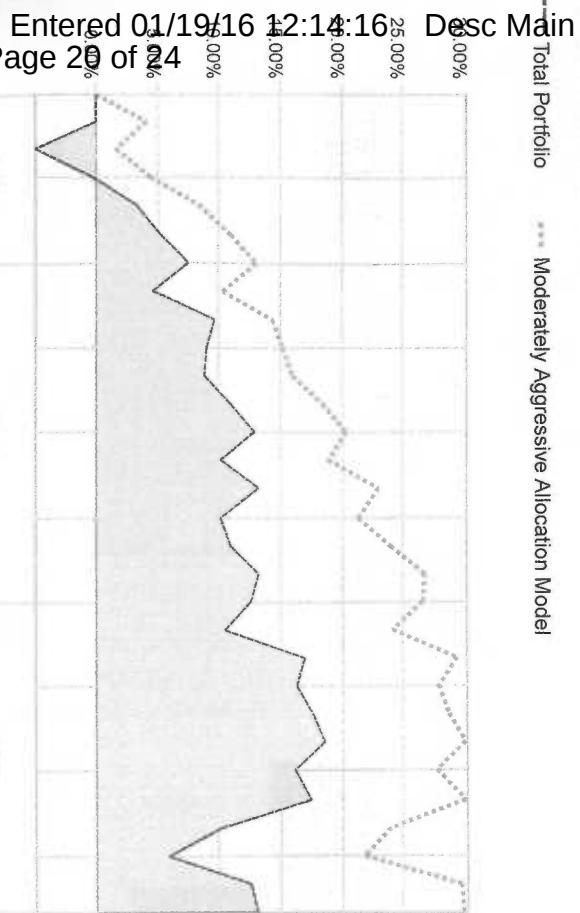
For additional information on the Merrill Lynch Asset Allocation Models please see the Important Information page in the back of this report.

Performance Analysis

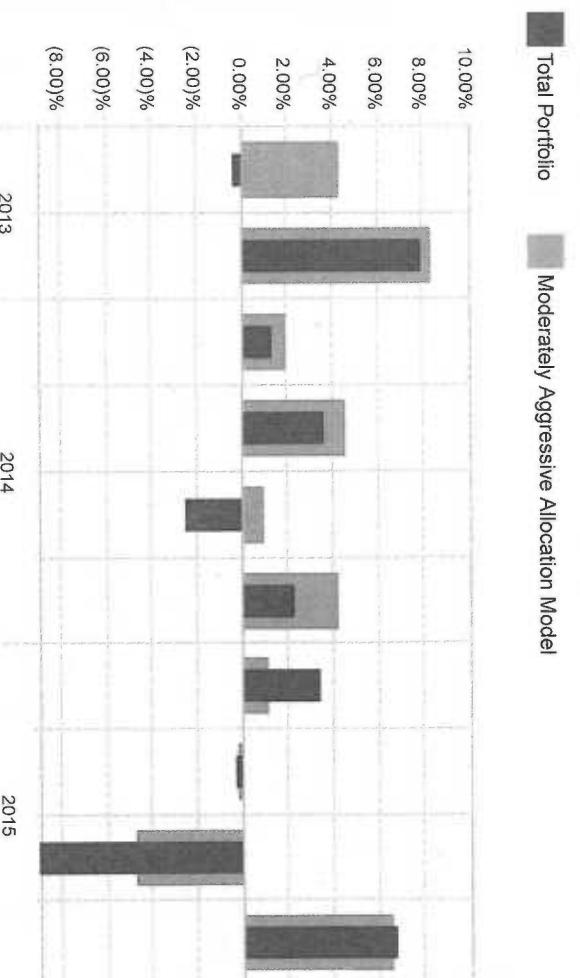
Performance period: 07/01/2013 to 11/30/2015

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Cumulative Performance



Quarterly Returns



Weighted Rate of Return by Period: Yearly

Period	Opening Balance(\$)	Contributions/(Withdrawals)(\$)	Interest/(Dividends)(\$)	Appreciation/(Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%)	Moderately Aggressive Allocation Model(%)
2005	6,776	550	0	23	7,349	0.42	12.96
2014	5,892	600	0	284	6,776	4.59	12.49
2013	0	5,500	0	392	5,892	7.56	7.56
Total	0	6,650	0	7,349	12.96		

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Information regarding the returns of the Merrill Lynch Asset Allocation Models can be found on the Important Information page in the back of this report.

Account returns presented "Net of Fees" reflect the deduction of account fees, including advisory fees and transaction costs. Account returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices.

Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

Case 15-15059

Accounts included in this report: [REDACTED] 2600(529 COLL-ME)



Asset Class Analysis - Detail

As of Close of Business: 12/24/2015

Holdings in the Selected Account(s)

Main Desc	Other	Security Description	Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
FRANKTEM AGE 0-8 YEARS A		NAAAK / 998912NYF				334.6870	21.68	7,256
Total Other						7,256		
Total Assets						7,256		

Tax Summary Overview

As of Close of Business: 12/24/2015

Bank of America Corporation



Main Account	Interest and Dividends (\$) thru Nov 2015					YTD Realized Gain/(Loss)(\$)					Unrealized Gain/(Loss)(\$)		
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Total	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	
62600	0	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Subtotal	0	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Total	0	0	0	0	0	0	0	0	(46)	625	(23)	556	

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

Realized and Unrealized Gain/(Loss) totals reflected in the Tax Overview are for informational purposes only and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

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Important Information About This Report



Bank of America Corporation

Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, sector and maturity.

- **Market Size and Style:** security classification is as follows: a capitalization breakpoint of \$16.25 billion defines the size securities. Small/Mid Cap (\$SMID) is defined as less than \$16.25 billion. The style (Growth, Core or Value) for these securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g., expected earnings growth, analyst coverage, etc.).

- **Equity Sector:** security classifications are based on Global Industry Classification Standard ("GICS"). Source: Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw Hill

Companies, Inc.

- **Fixed Income, maturity, breakpoints are as follows:** Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-Term greater than 15 years.

- **Convertible securities and options are classified as Equities.**

- **Preferred stock is classified as Fixed Income.**

- **Written available, Market-Linked Investments are classified by the reference security associated with that market-linked investment for asset class, sector, size and style or maturity.** The reference security may be an individual security, index or investment such as a mutual fund or exchange traded fund.

- **Fund** funds, exchange traded funds, closed end funds and the investment options of underlying annuities, the full may be shown by holdings or, optionally, by profile (fund objective). When shown by holdings, the fund is classified by the asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of those holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income Sectors where applicable), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research

Investment Committee allocation schema in order to report the industry's or Merrill Lynch's interpretation of the objective of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety of sources and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio holdings were reported by the fund). Mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities may change their portfolio holdings on a regular (often daily) basis. Accordingly, any analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying annuities may not accurately reflect the current composition of these funds. The classification of these securities may differ from other sources due to differing methods of classification (e.g. shown and classified by holdings versus by profile). As such, this Report may differ from other reports (e.g., your Merrill Lynch account statement, in which these funds are always shown by profile) depending on whether the funds are shown by holdings or by profile in this Report.

Non-Demand funds are always shown by profile, which may reflect no allocation to alternative investments. In particular, Non-Traditional Funds (NTFs), mutual funds and exchange traded funds that pursue alternative strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile. If the NTF will be classified by the asset class, sector, size and style or maturity breakdown shown by holdings, the NTF will be classified by holdings, which may reflect no allocation to alternative investments.

- **If the holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available, the fund is classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section):** If the holdings or profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted annuities are classified as Fixed Income and variable annuities are classified as Equities. Note that annuities and life insurance products are not held in your account, but are included here for your information.

- **Details** Section may also provide summary information regarding accounts enrolled in managed account programs such as Consulits, BlackRock Private Investors and MFA (i.e., classification detail for the managed account not based on your actual holdings but on the investment style that has been identified for the specific investment manager/style. Your Financial Advisor can also provide a report based upon the account's actual holdings.

About Merrill Lynch Asset Allocation Models

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